

2. The method of claim 1 wherein enabling the consumer to enter the messaging address includes enabling the consumer to enter a phone number.

3. The method of claim 1 wherein enabling the consumer to enter the messaging address includes enabling the consumer to enter an email address.

4. The method of claim 1 wherein enabling the consumer to identify goods for purchase from the vendor includes enabling the consumer to present the goods to the vendor point-of-sale system used to execute transactions.

5. The method of claim 1 wherein receiving the messaging address from the consumer to pay the transaction total includes exchanging the messaging address using a short range wireless technology between a wireless phone and the vendor POS system.

6. The method of claim 1 wherein receiving, at the intermediary server operated by the wireless carrier, the transaction request for the consumer to pay the transaction total includes identifying a message as a payment request and routing the message through a payment processor.

7. The method of claim 1 wherein identifying the message as the payment request and routing the message through the payment processor includes routing the payment request through a financial institution system for processing.

8. The method of claim 1 wherein identifying the message as the payment request and routing the message through the payment processor includes routing the payment request through an internal transfer-of-funds system for processing.

9. The method of claim 1 wherein determining whether the transaction request is permitted includes determining whether an existing balance includes sufficient resources.

10. The method of claim 1 further comprising enabling the consumer to identify one of several accounts against which the transaction is executed.

11. The method of claim 1 wherein transmitting, using the intermediary server, the transaction request to the wireless device associated with the messaging address includes transmitting the transaction request as a SMS message.

12. The method of claim 1 wherein transmitting, using the intermediary server, the transaction request to the wireless device associated with the messaging address includes transmitting the transaction request as a MMS message.

13. The method of claim 1 wherein presenting the transaction request to the consumer in a display on the wireless device includes configuring the transaction request to be presented in an electronic wallet application.

14. The method of claim 1 wherein presenting the transaction request to the consumer in a display on the wireless device includes configuring the transaction request to be presented in a messaging inbox.

15. The method of claim 1 wherein enabling, using the wireless device, the consumer to authorize the transaction request includes enabling a consumer to respond to the transaction request with an instruction on how to process the transaction request.

16. The method of claim 1 wherein enabling, using the wireless device, the consumer to authorize the transaction request includes enabling a consumer to respond to the transaction request with an authorization code to process the transaction request.

17. A system configured to process messages, the system comprising:

means for receiving, from a first user on a wireless phone, a first message addressed to a second user;

means for accessing an extended header for the first message related to the first user;

means for generating, based on accessing the extended header, an alert configured to prompt the second user for processing instructions for the first message;

means for receiving a response to the alert from the second user;

means for generating, if the response includes an instruction from the second user to validate the message, a validation request;

means for processing, using a certificate authority, the validation request;

means for generating, based on a validation decision by the certificate authority for the validation request, a report for the second user with one or more processing options;

means for receiving, from the second user, an instruction with a selection from among processing options; and

means for delivering the first message to the second user if the instruction from the second user indicates that the message should be delivered.

18. A computer program on a computer readable medium, the computer program comprising instructions that when executed on a processor cause the processor to:

receive, from a first user on a wireless phone, a first message addressed to a second user;

access an extended header for the first message related to the first user;

generate, based on accessing the extended header, an alert configured to prompt the second user for processing instructions for the first message;

receive a response to the alert from the second user;

generate, if the response includes an instruction from the second user to validate the message, a validation request;

process, using a certificate authority, the validation request;

generate, based on a validation decision by the certificate authority for the validation request, a report for the second user with one or more processing options;

receive, from the second user, an instruction with a selection from among processing options; and

deliver the first message to the second user if the instruction from the second user indicates that the message should be delivered.

19. A method of executing a transaction, the method comprising:

receiving, from vendor premise equipment, a transaction request that includes identification information related to a messaging destination for a customer and a description of a transaction;

determining whether the transaction request is permitted;

generating, based on the determination that the transaction request is permitted, a transaction configured to perform a desired action related to the transaction request;

transmitting a customer authorization message descriptive of the transaction to a wireless phone associated with the customer;

receiving, from the wireless phone, transaction execution instructions; and

executing, based on receiving the transaction execution instructions, the transaction by transferring resources to the vendor.